



**RHB Bank Berhad, Thailand**  
**Summary Statement of Assets and Liabilities**  
 (Not audited/reviewed by Certified Public Accountant)  
 As of 31 October 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,812	Deposits	5,822,555
Interbank and money market items, net	1,199,537	Interbank and money market items, net	7,572,070
Claims on securities	-	Liabilities payable on demand	1,368
Derivatives assets	103,699	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,897,552	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	38,974
Loans to customers, net	9,439,817	Debts issued and Borrowings	-
Accrued interest receivables	29,492	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	152,473
Properties foreclosed, net	-	<b>Total Liabilities</b>	<b>13,587,440</b>
Premises and equipment, net	23,418	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	137,704	Funds to be maintained as assets under the Act	2,000,000
		Accounts with head office and other branches of the same juristic person, net	2,629,967
		Other reserves	-41,390
		Retained earnings	662,014
		<b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>5,250,591</b>
<b>Total Assets</b>	<b>18,838,031</b>	<b>Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>18,838,031</b>

Thousand Baht

Non-Performing Loans <sup>1/</sup> (net) as of 30 September 2018 (Quarterly) (0.15 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	15,543
Required provisioning for loan loss as of 30 September 2018 (Quarterly)	176,047
Actual provisioning for loan loss as of 30 September 2018 (Quarterly)	227,447
Loans to related parties	380,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 15.46 percents)	2,000,000
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 15.46 percents)	2,000,000
Changes in assets and liabilities this quarter as of 31 October 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	731,922
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	3,819
Letters of credit	25,663
Other contingencies	702,440
<sup>1/</sup> Non-Performing Loans (gross) as of 30 September 2018 (Quarterly) (1.56 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	167,586

Channel of capital maintenance information disclosure

For Commercial Bank

(Under the Notification of the Bank of Thailand)

Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure <http://www.rhbgroup.com/>

Date of disclosure 30 April 2018

Information as of 31 December 2017

We certify here that this Summary Statement of Assets and Liabilities is completely, correctly, and truly presented

(Petcharat Ditseeporn )  
Senior Finance Manager

( Wong Kee Poh )  
Chief Executive Officer